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For more information about financial aid. contact your high school or community college counselor. Or check out the Web addresses inside





SPEAKER OF THE ASSEMBLY

Dear Friend,

The California State Legislature understands that the search for financial aid sources can sometimes be difficult. Many families and students find that college is expensive, however there are many programs available to help you and your families obtain the support you need. Before you decide which college or university to attend, get the real facts about financial aid.

The California State Legislature understands that the search for financial aid sources can sometimes be challenging and expensive for many families. However, there are many programs available to help you and your family obtain the support you need.

California recently expanded its Cal Grant Financial Aid Program. This program guarantees financial assistance to every qualified student who applies. Depending on the type of financial aid for which you qualify, books, room and board may also be subsidized.

Applications can be mailed or submitted online. Check with your high school counselor, college financial aid advisor, or simply download the application at www.fafsa.ed.gov.

Remember, you can't get the money unless you fill out the application and meet the March 2nd deadline. So don't delay.

If you have any questions, please contact my office.

KAREN BASS Speaker of the Assembly

Cal Grant Program Application Procedures

Basic Eligibility Requirements

- Have a 2.0 GPA or better.
- Be a California resident.
- Meet financial need requirements.

Who Can Apply?

- High school seniors.
- High school graduates that completed school within the last year.
- GED holders within one year of completion.
- Community college transfer students under the age of 24 years old.

How To Apply?



- 1. Pick up a Free Application for Federal Student Aid (FAFSA) at a high school or college counseling office. You can also apply for financial aid online at www.fafsa.ed.gov or call (800) 433-3243 or TTY (800) 730-8913 to have it mailed to you. Submit the application by the March 2nd deadline.
- 2. Pick up a GPA Verification form from your high school and send it in. Most of time the school will fill out a majority of the form.
- Review your Student Aid Report (SAR) and return it. Within four weeks of submitting the FAFSA, you should receive your SAR containing your Expected Family Contribution. Check it for accuracy and submit any corrections immediately. Keep a copy for your records.



Financial Aid Programs

FEDERAL FINANCIAL AID: Including the federal Pell Grant, federal SEOG Grant, federal Work-study and the federal Perkins Loan Programs. The federal Stafford Loan Programs and federal direct loan programs are available to almost all college students.

LOAN PROGRAMS: Qualified students and their parents can borrow money for education through low-interest federally supported loans. The loans are made by banks, savings and loans, and credit unions and are guaranteed by the commission's subsidiary, the EDFUND.

STATE FINANCIAL AID: Administered by the California Student Aid Commission, state aid, for the most part, is reserved for California resident students with financial need as determined by the information contained on their Free Application for Federal Student Aid. In addition, the well-funded Cal Grant programs require academic qualification; GPA verification must be postmarked by March 2nd each year.

PRIVATE SCHOLARSHIPS: Hundreds of privately funded scholarships are available nationally to qualified students. Scholarships are considered gift aid, which does not have to be repaid, and are often awarded for merit in academics, athletics, or a particular field of study. Scholarships may also be awarded by ethnic background, religious affiliation, and special interests.

> No matter what type of financial aid you may need, be sure to start looking early! Many programs have specific filing deadlines.

*** Milestones on the Financial Aid Calendar**

It's never too early to start thinking about going to college, planning where you would like to attend, and researching what financial resources may be available to you.

As you begin the process of planning, be sure to keep these tasks and time frames in mind:

HIGH SCHOOL JUNIORS

March and August: Sign up with your counselor to take the SAT or ACT test.

May and August: Visit your high school counselor's office, browse through college directories at your library, write to colleges in which you're interested and meet with college representatives.

HIGH SCHOOL SENIORS

October: Obtain college admission application packets at high school counseling offices or at nearby UC, CSU, or other campuses.

Contact independent colleges and occupational career schools for admission materials and financial aid application procedures.

November: File your application for fall admission to UC and CSU campuses for priority consideration.

Pick up the FAFSA and GPA Verification Form, if you're applying for a Cal Grant.

Remember, do not file the FAFSA before January 1.

January: Submit your financial aid applications for most state and federal aid.

February: Check with each college for information on its unique grant and scholarship programs.

March 2: CAL GRANT A, B, AND C APPLICATION DEADLINE.

Send your FAFSA to the federal processor postmarked no later than March 2.

For Cal Grants A, B, and C, you must submit a GPA Verification Form to the California Student Aid Commission by March 2, if required. Be sure to get a Certificate of Mailing as evidence that the forms were mailed on time.



Financial Aid Information

INTERNET ACCESS: A great place to start your search for information on scholarships and grants is the Financial Aid Information Page, www.csac.ca.gov. While visiting the site, make sure to use FastWeb's free scholarship search to find all of the awards for which you may qualify.

LIBRARIES AND BOOKSTORES: These locations have books on the various sources of financial aid.



You can learn more about Californias' many fine colleges and universities by contacting:

California Community Colleges

1102 Q Street Sacramento, CA 95814-6511 www.cccco.edu

University of California System

300 Lakeside Drive, Kaiser Center Oakland, CA 94612-3550 www.ucop.edu

Association of Independent California Colleges

1100 11th Street, Suite 205 Sacramento, CA 95814-3812 www.aiccu.edu

California State University System

401 Golden Shore Long Beach, CA 90802-4210 www.calstate.edu

• SCHOLARSHIP SEARCHES

www.fastweb.com

www.collegescholarships.com

Free Application for Federal Student Aid www.fafsa.ed.gov

California Student Aid Commission www.csac.ca.gov

Smart Student Guide to Financial Aid www.finaid.org

California Guaranty Loan Program www.edfund.org

California College Explorer www.californiacolleges.edu